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Is travel insurance mandatory for all countries?

Travel insurance is mandatory for Schengen visa countries. The Schengen visa basically allows the visa holder to travel to any (or all) member countries using one single visa, thus avoiding the hassle and expense of obtaining individual visas for each country. This is particularly beneficial for persons who wish to visit several European countries during the same trip.

Travelers obtain the visa from the Consulate of the country of their main destination. If your main destination cannot be determined, the country you first enter is responsible for granting your visa.

One thing many travelers may not know about the Schengen visa application process, however, is that they must provide proof of health insurance to obtain it. The insurance is designed to pay expenses that might arise in connection with repatriation for medical reasons, urgent medical attention, and/or emergency hospital treatment.

Since June 2004, travelers who are subject to the visa requirement to stay or transit in one or several Schengen countries must demonstrate, in support of their visa application that they are in possession of adequate and valid travel insurance. In other words, without travel insurance, the visa will not be issued.

Two different Schengen visas require travel insurance

The short stay visa (category C), is the most common Schengen visa, issued for purposes of tourism, business, family or private visit or to get married. The transit visa (category B) is issued to entitle travelers who are going from one outside State to another outside State to pass through the territories of the Schengen states. Category A, the airport transit visa, does not require travel insurance.

Though all Schengen countries are in Europe, travelers should not confuse Schengen countries with European Union (EU) countries. Schengen and EU demarcate two different agreements between European countries. The Schengen area consists of 15 countries within the Europe zone: Austria, Germany, Belgium, Denmark, Finland, France, Greece, Iceland, Italy, Luxemburg, Norway, Portugal, Spain, Sweden and The Netherlands.

Certain states, two of them being significant members of the European Union (the United Kingdom and Ireland), do not belong to the Schengen area. Two other countries, Norway and Iceland, while not members of the European Union, are nevertheless part of the Schengen area. In regards to France and the Netherlands, the Schengen Convention only applies to their European territories. The Principality of Monaco, for example, allows entry on its territory without any formality to the holder of a Schengen visa.

Schengen visa insurance requirements:

Medical insurance for the Schengen visa must meet the following requirements:

1. Medical coverage of at least Euro 30,000.
2. Medical evacuation/ repatriation must be covered.

Schengen visa insurance can be easily bought online from www.insurancepandit.com with medical coverage typically purchased in limits of \$50,000; \$100,000; \$250,000 and \$500,000. The policy document can then be shown to the Consulate from which you are applying for a visa and also carried with you throughout your trip to the Schengen countries.

It would be a wise idea to carry traveler's insurance **no matter what the destination**, and this requirement for the Schengen visa should not be something travelers resist, but rather view as a welcome formality.

Even if you are travelling to countries where travel health insurance is not mandatory, it would be wise to carry traveler's insurance as it protects the traveler in the event of emergencies or

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circumstances that create any type of interruption or disturbance in the trip plans. Travel insurance is basically a means to minimize the financial risks that can occur due to Medical emergency , Trip Cancellation/Interruption , Passport loss and legal expenses , Events like delay or missed departure , loss or delay in arrival of baggage, Loss of cash, or valuables etc.

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